

Information to identify the case:

Debtor 1	Milton L. Wallace	Social Security number or ITIN	xxx-xx-4012
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-11351-GLT			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Milton L. Wallace
dba MLW Stables

4/11/23

By the court: Gregory L Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Milton L. Wallace
Debtor

Case No. 17-11351-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

Page 1 of 3

Date Rcvd: Apr 11, 2023

Form ID: 3180W

Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 13, 2023:

Recip ID	Recipient Name and Address
db	+ Milton L. Wallace, 2170 Thompson Hill Road, Russell, PA 16345-2544
14750339	+ Anesthesia Consultants of Erie, 232 West 25th Street, Erie, PA 16544-0002
14750340	+ Aris Radiology, 5655 Hudson Drive, Suite 210, Hudson, OH 44236-4455
14750342	+ CNH Capital, Attn: Bankruptcy, Po Box 292, Racine, WI 53401-0292
14750346	++ FIRST NIAGARA BANK, PO BOX 514, LOCKPORT NY 14095-0514 address filed with court:, First Niagara Bank, 6950 South Transit Road, Lockport, NY 14094
14750350	+ John Wiggers & Son Inc, 7700 Route 474, PO Box 338, Clymer, NY 14724-0338
14750351	++ NORTHWEST SAVINGS BANK, P O BOX 337, WARREN PA 16365-0337 address filed with court:, Northwest Savings Bank, 100 Liberty Street, Warren, PA 16365
14750352	+ Orthopaedic & Sports Med of Erie PC, 100 Peach Street, Suite 400, Erie, PA 16507-1423
14750355	+ Pathology Associates of Erie, 5700 Southwyck Boulevard, Toledo, OH 43614-1509
14750357	+ Saint Vincent Health Center, 232 West 25th Street, Erie, PA 16544-0001
14761065	+ Saint Vincent Institute, 3530 Peach Street, LL1, Erie, PA 16508-2768
14750363	+ United Collection Services, 106 Commerce Street, Suite 101, Lake Mary, FL 32746-6217
14750364	+ Warren General Hospital, Two Crescent Park West, Warren, PA 16365-2199

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Apr 12 2023 03:37:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 11 2023 23:49:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Apr 12 2023 03:37:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 11 2023 23:49:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
14750341	+ EDI: CITICORP.COM	Apr 12 2023 03:37:00	Citibank / The Home Depot, Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
14750343	EDI: WFNNB.COM	Apr 12 2023 03:37:00	Comenity Bank / Bon Ton, Attn: Bankruptcy, Po Box 18215, Columbus, OH 43218
14750344	+ Email/Text: dylan.succa@commercialacceptance.net		

District/off: 0315-1

User: auto

Page 2 of 3

Date Rcvd: Apr 11, 2023

Form ID: 3180W

Total Noticed: 32

		Apr 11 2023 23:48:00	Commercial Acceptance, 2300 Gettysburg Road, Camp Hill, PA 17011-7303
14750345	+ Email/Text: Billing_Paperwork@emergycare.org	Apr 11 2023 23:49:00	Emergycare Inc., 1701 Sassafra Street, Erie, PA 16502-1857
14750348	+ EDI: IRS.COM	Apr 12 2023 03:37:00	Internal Revenue Service, Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346
14750353	+ Email/Text: bankruptcynotices@psecu.com	Apr 11 2023 23:49:00	P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013
14750354	+ EDI: PENNDEPTREV	Apr 12 2023 03:37:00	PA Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
14750354	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 11 2023 23:49:00	PA Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
14890159	Email/Text: Bankruptcy.Notices@pnc.com	Apr 11 2023 23:48:00	PNC Bank, N.A., Attention: Bankruptcy Department, 3232 Newmark Drive, Miamisburg, OH 45342
14761064	Email/Text: Bankruptcy.Notices@pnc.com	Apr 11 2023 23:48:00	PNC Mortgage, Attn: Bankruptcy Dept., 3232 Newmark Drive, Miamisburg, OH 45342
14775605	EDI: PRA.COM	Apr 12 2023 03:37:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14750910	+ EDI: RECOVERYCORP.COM	Apr 12 2023 03:37:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14750356	^ MEBN	Apr 11 2023 23:40:29	Quality Asset Recovery, Po Box 239, Gibbsboro, NJ 08026-0239
14750358	+ EDI: RMSC.COM	Apr 12 2023 03:37:00	Synchrony Bank / Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14750359	+ EDI: RMSC.COM	Apr 12 2023 03:37:00	Synchrony Bank / Select Comfort, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14750360	+ Email/Text: amccoy@synerpriseconsulting.com	Apr 11 2023 23:49:00	Synerprise Consulting Services Inc, 2809 Regal Road, Suite 107, Plano, TX 75075-6349
14750362	+ EDI: CITICORP.COM	Apr 12 2023 03:37:00	Tractor Supply / CBCD / Citicorp, Centralized Bankruptcy, Po Box 20507, Kansas City, MO 64195-0507
14761066	+ Email/Text: BAN5620@UCBINC.COM	Apr 11 2023 23:48:00	United Collection Bureau Inc, 5620 Southwyck Boulevard, Suite 206, Toledo, OH 43614-1501

TOTAL: 22

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK NA
cr		Saint Vincent Health Center, d/b/a Saint Vincent H
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14750349	*+	Internal Revenue Service, William Moor-Head Building, 1000 Liberty Avenue, Room 806, Pittsburgh, PA 15222-4027
14750347	*	Internal Revenue Service, Insolvency Unit, PO Box 628, Pittsburgh, PA 15230
14750361	##+	Tdrcs / Cub Cadet, 1000 Macarthur Boulevard, Mahwah, NJ 07430-2035

TOTAL: 2 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities

District/off: 0315-1

User: auto

Page 3 of 3

Date Rcvd: Apr 11, 2023

Form ID: 3180W

Total Noticed: 32

in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 13, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 11, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PNC BANK NA bnicholas@kmlawgroup.com
Daniel P. Foster	on behalf of Debtor Milton L. Wallace dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
James A. Prostko	on behalf of Creditor PNC BANK NA jprostko@c-vlaw.com jamesprostko@gmail.com
Maria Miksich	on behalf of Creditor PNC BANK NA mmiksich@kmlawgroup.com
Michael P. Kruszewski	on behalf of Creditor Saint Vincent Health Center d/b/a Saint Vincent Hospital mkruszewski@quinnfirm.com, slowe@quinnfirm.com;quinnbankruptcy@gmail.com;mtrayer@quinnfirm.com;gbecko@quinnfirm.com;quinnbankruptcy2022@gmail.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
Thomas Song	on behalf of Creditor PNC BANK NA pawb@fedphe.com

TOTAL: 8